SD Family Focus





Every Member Counts SOUTH DAKOTA NATIONAL GUARD

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Disclaimer: The announcements that appear on this page(s) or attached are intended to inform Soldiers, Airmen, veterans, and their families of special offers provided to Service Members, veterans and their families and are not intended to constitute an endorsement by the South Dakota Army and Air National Guard, the United States Army, the United States Air Force, or the Department of Defense. It is strictly intended to be used for informational purposes only.

Welcome our new Team Member

Rickkie Martinmaas

A little about myself: I am originally from Fairburn SD, but grew up everywhere in South Dakota. In 2006 I graduated high school in Miller, SD. That's where Andrew and I met and eventually got married, we have 3 wonderful children, Shiann (5), Ryder (2 ½), and Hudson (1 ½). We have 2 dogs, Soldier (German shepherd) and Dixie (Brittany spaniel). We just moved to Rapid City about 6 months ago and love living out here. I have been a military spouse for about four and a half years, and love every minute of it. Contact information:

RSG, JFHQ, RTI Family Readiness Support Asst. 605-737-6310

Email: rickkie.m.martinmaas@gmail.com



Chaplain Focus:

What do you think of when you think of spring? Some might say: "in South Dakota, it doesn't mean a thing! —because usually the weather's at its worst!" We used to say "If its State Basketball Tournament, you can expect bad weather!" But I always look forward to spring, the months prior to summer, for the following reasons:

1 Spring Means Warmer Weather is Near! I didn't say "here" but "near"! Warmer weather means the snow may come, but in a short time so will the nicer weather!

2 Spring Means Nature Coming to Life. What the winter killed, spring resurrects! Albert Theel wrote: "Springtime seems to fill the air, with music all its own. Frogs and crickets come to life with such a pleasant tone. Flowers peek their tiny heads above the fertile ground. No other season of the year can such beauty ere be found."

3 Spring Means Hope! Spring means much more than flowers & green grass. For me personally, it reminds me of the resurrection and hope eternal. How much we need hope today! Deployments, divorce, even death—all can deeply hurt us. But God has promised us He will never fail nor forsake us. I close by telling you about another Chaplain who realized there is hope even when there seems to be no hope! Thomas Ken lost both parents while he was young. He was raised by a half-sister, and later became a pastor and chaplain. To encourage those he served, he wrote 3 hymns, all which concluded with the verse: "Praise God, from whom all blessings flow; praise Him all creatures here below. Praise Him above ye heavenly host. Praise Father, Son, and Holy Ghost." In later years he was appointed a chaplain to the King and a Bishop. But he was punished for his faithfulness to God's Word, and completely false charges were leveled against him. He retired to a friend's home, where he died. He was buried at sunrise, and the hymn he had written, the Doxology, was sung at his funeral. Thomas Ken never lost hope, for he knew that the greatest blessings of God are still to come. I encourage you to never lose hope either. And if you do, please contact me at either by phone 605.431.5192 (cell)/605.737.6009 (office) or by email lynn.j.wilson.mil@mail.mil

Respectfully;

Chaplain Lynn Wilson Full-time Support Chaplain 737.6009 O/431.5182 C

Big Changes Coming to Military Retirement Planning

The 2016 National Defense Authorization Act will transform the military's traditional 20-year retirement system to a new blended system. The blend mixes the old (a defined pension) with the new: a Department of Defense (DoD) matching contribution to the military's version of a 401(k), the Thrift Savings Plan (TSP).

What does that mean? Service members will need to take a more active role in deciding how they finance their retirement, and those in the gap between the old and new plans have to decide which plan suits them better.

The blended plan begins in 2018 and has these changes:

- Retirement pay (pension) Service members will be eligible for a retirement benefit after 20 years of service. Smaller than the current benefit, it will be calculated using a 2-percent multiplier instead of the current 2.5 percent. (Multiply your years of service by 2 percent. That number is the percentage of your high-36 average base pay that you'll receive in retirement.)
- Matching contributions Service members will receive an automatic 1-percent DoD contribution to their TSP after 60 days of service. At the beginning of their third year of service, service members who contribute at least 5 percent on their own will receive up to 4 percent in matching TSP contributions.
- Continuation pay After 12 years in the military, service members will receive continuation pay if they commit to serving four more years. This one-time retention bonus will be worth at least two-and-a-half months' basic pay for active-duty personnel and at least a half-month's basic pay for reservists. The amount could be higher for in-demand positions.
- Partial lump-sum option Retirees can choose to receive a full retirement annuity each month, or they can opt for a smaller pension along with a lump-sum payment. Details are still being worked out, so it's unclear what this would mean from a tax standpoint.

With any change, there are positives and negatives. On one hand, the new plan will benefit more service members. The overhaul aims to provide some retirement funding to about 85 percent of service members. Plus, the design should encourage them to save for retirement on their own since they'll need to make a personal contribution of 5 percent to get the full match. Being better prepared for retirement is always a positive.

On the other hand, retirees will probably get less. Under the new system, that could equate to a six-figure difference over their lifetimes. This is based on someone entering the service in 2016, opting for the new system and serving 20 years. However, it's worth noting that today less than 20 percent serve long enough to qualify for full military retirement.

The new plan doesn't take effect for two years, so what should you do now?

- If you entered the military before 2006, carry on. You're locked into the current retirement plan.
- If you're entering service in 2018 or later, you automatically fall under the new plan. Make sure you contribute enough to your TSP to get the match, and put in more if you can.
- If you entered between 2006 and 2017, you'll have a choice to make in 2018: the old plan or the new one. Crunch the numbers and consult your financial adviser. If you're committed to serving at least 20 years, opting to stay in the old system may make sense. If you're uncertain about your plans in the military or have only served a few years, the new blended plan could be best.

Either way, retirement should be top of mind. Contributing as much as possible to your TSP will boost your efforts. If you're not contributing already, go to myPay and start.

J.J. Montanaro is a certified financial planner with USAA Financial Planning Services, one of the USAA family of companies. USAA is The American Legion's preferred provider of financial services.

This article was take from the April 2016 American Legion magazine.



Military OneSource

1-800-342-9647

Free Tax Services Available Through Military OneSource

Why pay for tax preparation and filing software when you don't have to? Managing your finances or getting help filing your taxes doesn't cost you a dime through Military OneSource. Military OneSource provides free tax preparation and filing services and tax consultations.

Military OneSource tax preparation and filing services

Military OneSource tax preparation and filing software walks you through a series of questions to help you complete your tax return. This self-paced tax software allows you to:

Complete and electronically file your federal and up to three state tax forms

Check your electronic filing status

Rest easy knowing the tax software vendor is by your side if you get audited

Get 100 percent accurate calculations or the tax software vendor will reimburse you up to \$10,000. Terms and conditions apply.

This online software product is easy to use, and free technical assistance is available if you need it. For technical assistance, such as login issues, using the software, printing returns, etc., call 855-897-8639 and follow the prompts. If you have any personal tax-related questions, call 800-342-9647 to speak with a Military OneSource tax consultant.

Remember, these consultations are free.

Military OneSource tax consultations

Military OneSource provides assistance in making informed decisions about your tax situation. This assistance includes:

Sharing information on tax requirements and other military-related issues

Identifying tax regulations

Providing printed and electronic tax forms and helping you understand how to complete them

Reviewing your options for using a refund

Explaining additional tax services available

Helping you access the Military OneSource free tax preparation and filing software



Military OneSource

1-800-342-9647

Accessing Military OneSource tax services

If you reside in the United States, Canada, Puerto Rico, United States Virgin Islands, Guam or Saipan call 800-342-9647 to speak to a trained tax consultant. To receive tax services in Spanish, call 800-342-9647, and a third-party translator will facilitate the call. If you're hearing impaired and

require a telecommunications device, call 866-607-6794. All services are free to eligible service members and their families. More information about Military OneSource tax preparation and filing service

You don't have to complete your return all at once. By using the self-paced tax preparation software, you can create a secure user identification and password to save, close and return to your filing later.

You can file an amended return if you filed electronically. If you need to make changes after the Internal Revenue Service has accepted your return, you can file a Form 1040X to make changes. Use the tool available through the Military OneSource software. To prepare an amended return, click File an Amended Return under Tax Filing Resources on the Overview screen.

You can now include charitable deductions, mortgage interest and rental property in your tax return.

You can transfer your tax information from last year when preparing this year's tax return. The Military OneSource-provided online tax preparation and filing software allows you to access last year's information free even if you didn't use the service last year.

You may be able to file your federal and state tax returns at the same time. Hawaii and Arkansas require residents to file their federal and state returns at the same time, while all other states allow filing both tax returns together or separately.

You can get the status of your return within 72 hours. However, it can take up to an additional 48 hours before the program updates the status. Once you've filed your return, you can check its status by logging in to your online account.

You can use compatible browsers. Browsers include Google Chrome version 16 and above, Internet Explorer 8 and above, Mozilla Firefox version 11 and above, and Safari version 5 and above.

Your information will never be sold for marketing purposes.

The system protects the security and confidentiality of personal information by using industry- recognized security safeguards. These safeguards include firewalls coupled with carefully developed security procedures to protect your information from loss, misuse or unauthorized alteration.

Free tax services are available to those eligible. If you receive a request for payment, you should immediately call 855-897-8639 or the Military OneSource Call Center at 800-342-9647. There should be no charge for these services.

VETERANS CORNER

The next suggestion that I have for you in developing your "Love Me" book is to start to write your personal biography. It is best to take one part of your life and write down what took place in that part. All of us have areas that we can divide our lives into. These include our childhood, our education, marriage and children, work, hobbies, and our military careers. During this part of development, I will be sharing some ideas on what to include in the military careers chapter of your "Love Me' book.

I recently was invited to be the guest speaker at our oldest grandson's class as his show and tell. As I shared with the young people some of my experiences, they started to tell me about the members of their families who had served or are serving in the military. As the discussion continued, I asked about what the family members did and where they served. Sadly, many of them did not know the story of their family members. I believe that there are several important reasons to record this chapter of your life and I will explain them below.

The first reason is to leave a legacy for your family members. Your military experience is unique to you. No one else has experienced what you have. By telling your family what took place you give that story to them so that it can be continually shared in future generations. It is good to include any citations that you received and how you earned them.

The second reason is for use in building your resume for future employment. As you write down the things that you did and the locations that you served you will find that there are many skills that you have acquired that will help you in future employment opportunities. Some of these skills are: problem solving, leadership, performing under stressful conditions, and the ability to get the task complete.

The third reason is to develop a record of service for future benefit claims. We do not know when we may need to provide proof of our service for a future benefit. It is good if you can have all the documents to include orders.

Stephen Covey wrote in his book, "The Seven Habits of Highly Effective People", that the goal of everyone's live is "To Live, To Love, and To Leave a Legacy".

Bill Meirose, Ed. D Transition Assistance Advisor (TAA) South Dakota National Guard 2823 West Main Street Rapid City, SD 57702 Office- 605-737-6669 Cell - 605-490-1246

SOUTH DAKOTA NATIONAL GUARD Service Member & Family Support

2823 West Main St Rapid City SD 57702



<u>Mission:</u> The mission of our program is to promote healthy Military Families who are self-reliant during both deployment and non-deployment. We do this through education, out-reach services and partnerships with community organizations.

Family Assistance Phone: 1-800-658-3930





Dollars \$ Cents

By Bonnie Spain, Consumer Credit Counseling of the Black Hills

What to do if you get behind in your mortgage

.Q We have experienced a number of difficult circumstances over the past year. As a result, we've fallen behind on our house payment. We kept expecting things to get better, but this hasn't happened. What's the best way for us to handle our shortfall?

While its unfortunate that you have had trouble paying your mortgage this year, you do not want to let this situation go unattended any longer. The Department of Housing and Urban Development (HUD) approves housing counseling agencies across the country. A HUD-approved housing counseling agency has counselors that are specially trained in housing and that can advise you on your options. In most cases, counseling is provided at no cost to you and can be provided in-person, by phone or online. Since we are talking about something as important as your home, I'm a proponent of in-person counseling, if possible.

In order to help you, a housing counselor will need to know who your mortgage lender and servicer is, if this is different than your lender. They will need to know how far past due you are and what correspondence or conversations you have had with your lender up to this point. In order to offer you options that are workable for your financial situation, your counselor will ask detailed information about your income, assets, debts and budget. After completing an analysis, the housing counselor will provide you with your best options. You will need to take action based on these options.

You need to be aware that if you take no action, you can lose your home. If you no longer want your home, you are far better off selling it rather than doing nothing.

When a home is at stake, some people become frozen with fear and don't take action. Don't let this happen to you. The results can be tragic. Recently, a family was advised that their best option was to sell their home. Instead, they took no action and their house was foreclosed on and went up for auction. They lost

\$75,000 worth of equity in their home that they could have recouped if

they'd sold it. No one can afford to lose that kind of money.

I have seen people refuse to take action, believing that they'll be rescued through some miracle. The problem with miracles is we often don't recognize them because we believe they come only in the form we're seeking. The miracle may actually be the advice that helps you resolve your own problem.

Given that you are behind on your mortgage and things haven't gotten any, better, your best option is to seek help from a HUD-approved housing counseling agency. Don't delay.



STRONG BONDS for Singles

30 APRIL 2016





PROVIDED @ NO COST

Childcare

2 Meals

TRAINER: Chaplain Dupont

FUN, INTERACTIVE and ENERGIZING.....

TO REGISTER: Email or Call:

regina.e.staufer.mil@mail.mil

605-737-6222

Celebrating Month of the Military Child

Get Ready to Purple Up!



Military Kids Day | April 15th

April is Month of the Military Child - a time to recognize and thank our military children and youth for their contributions, strength, and service. There are over 7,100 military youth in South Dakota. Join us in celebrating them!

Show your support and wear Purple! Join the SDNG Child & Youth Program, SDSU 4H Extension, and communities nationwide in honoring our military youth. Wear purple on Friday, April 15th, for Purple Up for Military Kids Day.

Purple is the color that symbolizes all Branches of the Military. Help us to create a visible salute to our military youth. When parents serve in the military, their children serve too.

Taryn Broomfield SDNG Lead Child & Youth Coordinator Cognitive Professional Services Contractor taryn.m.broomfield.ctr@mail.mil



Candice Tvinnereim

SDNG Child & Youth Coordinator

Cognitive Professional Services Contractor

candice.l.tvinnereim.ctr@mail.mil



April 30, 2016 Sioux Falls Army National Guard Regional Training Institute

Rickkie Martinmaas

RSG, JFHQ, RTI Family Readiness Spt Asst.

Saturday April 30 - 8:00 a.m.-4:00 p.m. Registrations due by 25 April 2016

FRG volunteer Training Topics:

Jared Thomas

MEB Family Readiness Spt Asst.

8:00-10:00 a.m. <u>VOLUNTEER ORIENTATION:</u> "What Family Readiness Is: Its purpose, mission and structure" and some basic volunteer knowledge and tools. What is Joint Services Support (JSS) and how to use it.

10:00 a.m.-2:00 p.m. <u>BASIC VOLUNTEER TRAINING:</u> This training covers FRG essentials: FRG Telephone Tree, your FRG Family Readiness Plan (sanction), publishing a newsletter, resources, and Family sponsorship.

2:00 p.m.-4:00 p.m. <u>FRG FUNDS, FUNDRAISING AND DONATIONS TRAINING</u>: This training is not just intended for treasurers, but also for any FRG Leaders, key volunteers or military personnel within the unit. The FRG does NOT need to have a checking account for attendance since fundraising and donations are also discussed.

Contact Family Readiness Support Assistant with any Questions & registration.

Family Readiness Support Services Trainer

Priscilla Harkin

Phone: 605-357-2865 Phone: 605-357-2 E-mail: jared.r.thomas8.ctr@mail.mil E-mail: priscilla.h.hark			05-737-6310 kie.m.martinmaas@gmail.com	
Name	Sign up fo		SERVICE MEMBER RAMILY SUPPORT	
Phone # Address		G Informal funds, ndraising and nations	Please return registration form by April 25th, 2016 To: Priscilla Harkin, FRSS Trainer	
Email			priscilla.h.harkin.ctr@mail.mil Or	
Unit representing			605-357-2970	
FRG role				

Please complete this form and return by 25 April 2016 to:

Family Readiness

ATTN: Priscilla Harkin 801 W National Guard Dr. Sioux Falls, SD 57104

OR complete online and email to: ng.sd.sdarng.list.frsa@mail.mil

- If you live over 50 miles from the training (1 way), mileage will be reimbursed. Additionally, Friday night's lodging can be covered plus per diem.
- Volunteers residing less than 50 miles from the training event, mileage only can be reimbursed.
- Day care will **NOT** be provided at training but you can be reimbursed your cost during training per Family Readiness Guidelines. (Guidelines allow reimbursement for \$4 per hour, per child during the time spent in the classroom.) Reimbursement forms will be completed during the training.
- Military Members will need to make pay and per diem arrangements with your unit.

A follow up email confirming your registration and further details will be sent to you upon receipt of this registration. Please address your questions to: your FRSA Team by phone or email as per contact information on the front of this registration form.

STARTING OR GROWING From



A VETERAN-OWNED BUSINESS

Sign up for Boots to Business Reboot, an entrepreneurship training program for veterans and their spouses

OWNING A VETERAN-OWNED SMALL BUSINESS

Veterans have the character, discipline and skills needed to succeed as small business owners and entrepreneurs. Wondering what it takes and how you can prepare? Enroll in Boots to Business Reboot.

ABOUT BOOTS TO BUSINESS REBOOT

Part one will be a one-day Introduction to Entrepreneurship course eligible to Veterans of all eras, Service members, including members of the National Guard and Reserves, and their spouses. This course is instructed by SBA and its partners who are skilled business advisors.

Part two is an eight-week online Foundations of Entrepreneurship course instructed by a consortium of professors and practitioners led by the Institute for Veterans and Military Families at Syracuse University.

Note: A participant must complete the one-day course to be eligible for the eight-week course.

SATURDAY APRIL 23, 2016

8:30 a.m. to 4:00 p.m.

South Dakota Technology Business Center

2329 N. Career Avenue Sioux Falls, SD 57107

Lunch and Materials will be provided.

Attendees are asked to pre-register by

Visiting

www.boots2business.org/Rebootapply/

For More Information Call the South Dakota U.S. Small Business Administration District Office (605) 330-4243 or

Email: SouthDakota DO@sba.gov

LOCAL PARTICIPANTS:

- South Dakota Technology Business Center
- U.S. Small Business Administration District Office
- Women Business Center SD Center for Enterprise Opportunity;
- SCORE
- South Dakota Small Business Development Centers
- South Dakota Governor's Office of Economic Development

Boots to Business Reboot is provided nationally in cooperation with: First Data Corporation and The Marcus Foundation, Inc. and













LEARN MORE AT

AND FOLLOW US AT



PLEASE JOIN US!

For the 2016 South Dakota National Guard

Family & Youth Symposium



Building Stronger Families



April 22-24, 2016

Co-located with the
Officer & Enlisted Association Conferences
Ramkota Hotel • Rapid City, SD



Dee LaMay

Owner & lead facilitator at Innovative Teambuilding, LLC., Dee offers enthusiastic, adventure-based experiential programs. She uses physical and intellectual challenges to promote communication, learning, conflict resolution and leadership development.



Four Lenses for Families

Instructor-led, fun, Interactive way for parents to gain insights on parenting styles through working with their own children.

www.shipleycommunication.com/products/
family_thrival_book.html

for more information.



Saturday night from 2200-0800 For Youth ages 12-17

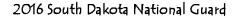


Activities for Youth ages O-5 provided by the Conference Associations.









Family & Youth Symposium Building Stronger Families

April 22-24, 2016 - Ramkota Hotel - Rapid City, SD

Agenda





1230-1300 Registration/Check-in

1300–1700 Family Programming ~ includes Youth ages 6–17

**Children must be accompanied by a parent or guardian to attend

Large Group Mixer ~ Games ~ Family Teambuilding

1700-1800 Dinner on your own

1800–1830 Youth Registration ages 6–17 1830–2200 Youth Programming ages 6–17

> Resilience Training \sim Games Teambuilding skills \sim Movies

2200 Release to Conference childcare

Saturday 23 April

1000–1300 Four Lenses for Families ~includes youth ages 6–17

**Children must be accompanied by a parent or quardian to attend

1300–1800 Lunch/Dinner on your own

1800-2200 Youth Programing ages 6-17

Resilience Training ~ Games Teambuilding skills ~ Movies

2200 Youth ages 6-11 released to Conference childcare

Youth Lock-In 23-24 April

2200-0800 Youth Ages 12-17

Resilience Training ~ Movies

Healthy Relationships in Teens ~ Games

**Please note: Agenda and activities are subject to change without notice at the discretion of the SMFS staff.

**Children and Youth ages O-5 can take advantage of the Conference Childcare







innovative





2016 South Dakota National Guard Family & Youth Symposium April 22–24, 2016 • Rapid City, SD



Building Stronger Families

Registration

Return by April 1st Please return both completed pages to: MAJ Quenten Johnson, 2823 West Main Street, Rapid City, SD 57702 Or email to: quenten,j,johnson.mil@mail.mil Return by April 1st

Service	Memt	er Inf	ormation:

Last Name, First Name				
Home Mailing Address	City		State Z	Tip Code
Phone	E-mail address			
Unit or Squadron Representing				
Special Needs:	Allergies:			
Family Member Information:				
Last Name, First Name				
Daytime Phone	E-mail address			
Special Needs:				
Child(ren)/Youth Information (Ag	re 6-17)			
Last Name, First Name	Male	Age	Special Needs	Allergies
Last Name, First Name	Male	Age	Special Needs	Allergies
Last Name, First Name	Male	Age	Special Needs	Allergies
Last Name, First Name	Male	Age	Special Needs	Allergies
Home Mailing Address	City	State	Zip Code	
Daytime Phone	E-mail address			













2016 South Dakota National Guard Family & Youth Symposium April 22–24, 2016 • Rapid City, SD



Building Stronger Families

Registration

Return by April 1st Service Member & Family Support will be UNABLE to reimburse for lodging & travel costs due to funding guidance.

Attendees must make their own room reservations

Return by April 1st

Friday 22 April				
1300-1700 Family Programming with Youth ages 6-17				
Yes We will be attending	Number of Adults:	Number of Youth:		
☐ No I and my Family will not be attending				
1800-2200 Youth Programming ages 6-17				
Yes My children will be attending	Number of Youth:	Ages of Youth:		
No My children will not be attending				
Saturday 23 April				
1000-1300 Family Programming with	Youth ages 6-17			
Yes We will be attending	Number of Adults:	Number of Youth		
☐ No I and my Family will not be attending				
1800-2200 Youth Programming ages 6-17				
Yes My children will be attending	Number of Youth:	Ages of Youth:		
☐ No My children will not be attending				
22 24 April Voyth Look In good 12 17				
23-24 April Youth Lock-In ages 12-17 2200-0800 Youth Programming				
Yes My children will be attending	Number of Youth:	Ages of Youth:		
☐ No My children will not be attending				

Please note: Agenda and activities are subject to change without notice at the discretion of SMFS staff.

Opportunities for Children and Youth: Ages 0-5 - Childcare provided by Officer/Enlisted Associations.

For questions, please contact: MAJ Quenten Johnson, SMFS Deputy Director – 605-737-6206 / quenten.j.johnson.mil@mail.mil Or Candice Tvinnereim, Child & Youth Coordinator - 605-882-9376 / candice.l.tvinnereim.ctr@mail.mil









